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2768

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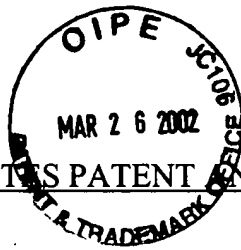
TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/522,750
	Filing Date	03/10/2000
	First Named Inventor	David B. Black
	Group Art Unit	2768
	Examiner Name	Charles R. Kyle
Total Number of Pages in This Submission	Attorney Docket Number	48535/268245 (C0375/188130)

ENCLOSURES (check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Geoff L. Sutcliffe, Reg. No. 36,348 KILPATRICK STOCKTON LLP
Signature	<i>Geoff L. Sutcliffe</i>
Date	3-8-02

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as certified first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this date: 03/08/02	
Typed or printed name	Janie Wilkins
Signature	<i>Janie Wilkins</i>
Date	03/08/02

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: David B. Black

SERIAL NO.: 09/522,750

GROUP ART UNIT: 2768

FILED: March 10, 2000

EXAMINER: Charles R. Kyle

FOR: METHODS AND SYSTEMS FOR
MANAGING FINANCIAL
ACCOUNTS

ATTORNEY DOCKET NO.: 48535/268245

Assistant Commissioner for Patents
Washington, D.C. 20231

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases (37 C.F.R. §§ 1.56, 1.97, and 1.98), enclosed are copies of the references listed on the attached modified Form PTO-08A.

This paper is being filed pursuant to 37 C.F.R. 1.97(c)(1). The items contained in this paper were first cited in the Search Report for PCT Application No. PCT/US00/06264, a copy of which is enclosed, not more than three months prior to the filing of this paper. No item contained in this paper was known to any individual designated in §1.56c more than three months prior to the filing of this paper.

CERTIFICATE OF MAILING (37 CFR 1.8a)

I hereby certify that this correspondence, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on this 8 day of March, 2002 with sufficient postage as certified first-class mail in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231.

Handwritten signature: Janie Wilkins
Janie Wilkins

U.S.N.: 09/522,750
Filed: March 10, 2000
Applicant: David B. Black

The undersigned does not concede that any of the identified materials constitute prior art within the meaning of the United States patent laws.

This Information Disclosure Statement is being filed before the mailing of the first Office Action on the merits (37 C.F.R. 1.97(b)(3)); therefore, no fee is believed to be required. However, if a first Office Action on the merits has issued, please consider this Information Disclosure Statement under 37 C.F.R. 1.97(c). The Commissioner is hereby authorized to charge the applicable fees, if any, to Deposit Account No. 11-0855.

Respectfully submitted,



Geoff L. Sutcliffe
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